

CONTENT AREA

COBRA (Consolidated Omnibus Budget Reconciliation Act) INSURANCE

ISSUE/QUESTION

How long can COBRA insurance coverage last?

ANSWER

Up to 18 months for an employee or covered dependent if coverage was lost:

- Because the employee experienced a termination of employment for reasons other than gross misconduct.
- Because an employee experienced a reduction in hours that resulted in the employee no longer being eligible for coverage under the Saguaro Program.

Up to 36 months for an employee or covered dependent who lost coverage due to:

- The employee's death or entitlement to Medicare.
- The employee's divorce or legal separation.
- The employee's child no longer being an eligible dependent.

AUTHORITY

Consolidated Omnibus Budget Reconciliation Act of 1985

ISSUED

June 13, 2003